

Amendments to the Claims

Please amend Claims 1, 6-10, 13-16, 18, 20-25, 27-34, 36 and 38-39. The Claim Listing below will replace all prior versions of the claims in the application:

Claim Listing

1. (Currently Amended) A computer based method for ~~electronically analyzing a donor investment portfolio to identify assets representing tax efficient~~ providing gifts including transfers of assets from a donor to a receiving entity comprising the computer implemented steps of:
 - in a computer network, compiling donor investment portfolio data from each brokerage account associated with ~~[[the]]~~ a subject donor investment portfolio;
 - using at least one computer in the computer network, analyzing the subject donor investment portfolio and identifying assets representing tax efficient gift transfers from a donor to a receiving entity, by
 - ~~(i) calculate and display~~ calculating and displaying unrealized gain of each asset in the donor investment portfolio; and
 - ~~(ii) for each asset in the subject donor investment portfolio, calculate and display~~ calculating and displaying estimated tax savings achievable by transferring ~~[[each]] the asset [[in]] as a gift from the subject donor investment portfolio to the receiving entity; and~~
 - selecting through a computer coupled to the computer network, enabling donor selection of (i) specific assets from the subject donor investment portfolio for transferring as a gift to the receiving entity, and (ii) timing of transfer of each selected asset such that valuation of each donor selected asset is defined as a function of donor selected timing of transfer.
2. (Original) The method of Claim 1 wherein the receiving entity is a non-profit organization.

3. (Original) The method of Claim 2 wherein the non-profit organization is a donor advised organization.
4. (Original) The method of Claim 1 wherein the display is sorted by at least one of the calculated or displayed data items.
5. (Original) The method of Claim 1 wherein the display is grouped by each calculated or displayed data item into groups representing: individual lots, aggregation by asset, long-term gain or short-term gain.
6. (Currently Amended) The method of Claim 1 further comprising the steps of:
specifying enabling the donor to specify in terms of a dollar amount to transfer to the receiving entity; and
automatically selecting assets from the subject donor investment portfolio such that the current dollar value of the selected assets is substantially the same as the donor specified dollar amount to transfer.
7. (Currently Amended) The method of Claim 1 further comprising:
electronically transferring cash to the receiving entity instead of assets ~~[[in]]~~ from the subject donor investment portfolio if the donor-selected assets in the subject donor investment portfolio provide an estimated tax savings that is below a predefined threshold.
8. (Currently Amended) The method of Claim 1 further comprising the step of:
repurchasing a substantially similar asset immediately upon transferring the donor-selected asset to the receiving entity.
9. (Currently Amended) The method of Claim 8 wherein the repurchasing is accomplished by cross matching the repurchase of the substantially similar asset with the sale by the receiving entity of the donor-selected asset.

10. (Currently Amended) The method of Claim 1 wherein the ~~selecting~~ donor selection and a subsequent transfer ~~transferring~~ of the asset ~~[[is]]~~ are completely computer automated by:
 - predefining parameters for the selection, transfer and repurchase of assets;
 - automatically selecting specific assets from the subject donor investment portfolio for transferring based upon the predefined parameters; and
 - electronically transferring the selected assets to the receiving entity.
11. (Original) The method of Claim 10 further comprising the step of:
 - automatically repurchasing substantially similar assets immediately upon transferring the selected assets to the receiving entity.
12. (Original) The method of Claim 10 wherein the parameters include at least one of: a frequency of transfer value, an amount of transfer value, an asset allocation, and an identification of charities to which to transfer assets.
13. (Currently Amended) The method of Claim 1 wherein the subject donor investment portfolio is maintained through a qualified retirement plan.
14. (Currently Amended) A computer based method ~~for electronically controlling the price at which an asset is given in order to establish the tax receipt value for the donor in giving that asset and a dollar value that a receiving entity may receive in selling the asset of~~ transferring assets as gifts from a donor to a receiving entity comprising the computer implemented steps of:
 - in a computer network:
 - (a) controlling price at which an asset is given as a gift from a donor to a receiving entity by:
 - (i) enabling the donor to select ~~selecting~~ an asset to transfer to the receiving entity, the selected asset forming a desired transfer; and

(ii) enabling the donor to predefine a time or conditions under which the desired transfer is to occur, the donor predefining the time or conditions of the desired transfer including selecting an asset transfer timing technique;

(b) determining for the donor, tax efficiency of the desired transfer as of the donor predefined time, the tax efficiency being determined as a function of dollar value of the donor selected asset as of the donor predefined time of the desired transfer;

(c) at the donor predefined time automatically initiating the desired transfer by electronically effecting initiating a transfer of the donor selected asset as a gift to the receiving entity according to the selected asset transfer timing technique.

15. (Currently Amended) The method of Claim 14 wherein the asset transfer timing technique is one of the following:

a market order at a specified date and time;

a limit order allowing the donor to establish the value at which the selected asset is transferred to the receiving entity;

a short, call option or put option allowing the receiving entity to fix the minimum value of the selected asset that is being transferred by the donor;

a stop, stop limit or stop loss order;

a day order;

a good-till-canceled order;

an all-or-none order;

a fill-or-kill order;

an immediate-or-cancel order;

a minimum-quantity order; and

a do-not-reduce order.

16. (Currently amended) The method of Claim 15 further comprising the step of:

enabling the receiving entity to immediately instruct a broker to sell the selected asset at substantially the same transfer timing price selected by the donor.

17. (Original) The method of Claim 14 further comprising the step of:
 - creating a list of donor assets;
 - monitoring the list of donor assets; and
 - electronically sending an indication to the donor when the asset price of an asset on the list of assets reaches a predefined price.
18. (Currently Amended) ~~A computer based method for~~ The method of Claim 14 further comprising the computer implemented step of instantaneously recording ~~[[the]]~~ a tax deduction that ~~[[a]]~~ the donor will receive for transferring ~~[[an]]~~ the donor selected asset to ~~[[a]]~~ the receiving entity, ~~comprising the steps of: transferring the asset to the receiving entity; and including~~ recording an exact price of the asset at the time the asset is transferred to the receiving entity.
19. (Original) The method of Claim 18 wherein the exact price of the asset is calculated using the average of the bid price and ask price at the time the asset is transferred to the receiving entity.
20. (Currently Amended) The method of Claim 18 wherein the exact price of the asset is calculated using the value of the last trade completed before the desired transfer was initiated.
21. (Currently Amended) The method of Claim 18 further comprising the step of:
 - allowing the donor to specify the recommended time interval, or price, at which the asset is to be sold by the receiving entity after the desired transfer is complete.
22. (Currently Amended) The method of Claim 18 wherein the tax deduction value is selectable using one of the following methods:
 - the asset price at the time of the desired transfer; or
 - the average of the asset's high price and the asset's low price for the day.

23. (Currently Amended) A computer ~~based method of accelerating the transfer of~~ system for transferring an asset as a gift from a donor investment portfolio, to a receiving entity, ~~by using a global computer network, comprising the steps of:~~

a system program for controlling one or more processors in the global computer network to effect transferring of assets as gifts from a donor to a receiving entity; and

instructions responsive in the program for automatically:

compiling donor investment portfolio data;

selecting specific assets from the donor investment portfolio for transferring as a gift to the receiving entity, said selecting including donor selected timing of transfer of each selected asset such that valuation of each selected asset is defined as a function of donor selected timing of transfer; and

electronically transferring the selected assets as a gift to the receiving entity through the global computer network according to donor selected timing, such that the transfer of the selected assets from the donor investment portfolio to the receiving entity is accelerated.

24. (Currently amended) The ~~method~~ computer system of Claim 23 wherein a single or multiple assets may be selected and transferred using a single computer user interface action.

25. (Currently Amended) ~~A computer-based~~ The method as claimed in Claim 1 for providing electronic asset processing services to a receiving entity further comprising the computer-implemented steps of:

identifying a proxy organization having a relationship to the receiving entity allowing the proxy organization to receive an asset transfer on behalf of the receiving entity;

representing the proxy organization to the donor such that the donor may ~~or may~~ not be aware that the proxy organization is ~~not~~ receiving the donor selected assets on behalf of the receiving entity;

receiving ~~[[the]]~~ each donor-selected asset transfer ~~transferred~~ from the subject donor investment portfolio to the proxy organization;

for each donor-selected asset, electronically transferring from the proxy organization to the receiving entity either the asset or cash proceeds from ~~[[the]]~~ sale of the asset ~~[[from]]~~ by the proxy organization ~~to the receiving entity~~; and

issuing to the donor a tax receipt for ~~[[the]]~~ each user-selected asset transfer ~~transferred~~ in the name of the receiving entity.

26. (Original) The method of Claim 25 wherein the proxy organization guarantees that the received asset or the cash proceeds from the sale of the asset will always be transferred to the receiving entity.
27. (Currently Amended) A method for ~~providing instructions from a donor to a donor advised organization regarding disbursement of funds held by the donor advised organization~~ charitable gift giving, comprising the steps of:
 - in a computer system, establishing a donor account with ~~[[the]]~~ a donor advised organization, the donor advised organization holding funds that may be electronically disbursed according to instructions from the donor;
 - creating providing a charity check for use by the donor in requesting the donor advised organization to electronically disburse funds from the donor account to a desired charity; and
 - issuing the charity check to the donor for future use at a desired time of the user making a charitable gift, the charity check at that time serving as instructions from the donor to the donor advised organization to electronically disburse funds to make the charitable gift.
28. (Currently Amended) The method of Claim 27 wherein the step of creating providing the charity check further comprises specifying a value of the charity check as a predefined amount.

29. (Currently Amended) The method of Claim 27 wherein the step of ~~creating~~ providing the charity check further comprises:
- specifying a value of the charity check;
 - specifying a unique identifier;
 - specifying the donor account number,
- such that the charity check can be redeemed by supplying the value, unique identifier and donor account number over a communications medium.
30. (Currently Amended) The method of Claim 27 wherein the charity check ~~is created~~ specifying specifies a predefined certain charity before issuance of the charity check to the donor.
31. (Currently Amended) The method of Claim 27 wherein the charity check is ~~created~~ in the form of a financial debit card.
32. (Currently Amended) A method for providing workplace charitable gift giving comprising the steps of:
- providing an employer benefits system that utilizes pretax employee income means to define, in a computer system, one or more charitable gifts from employee waived income to be donated on behalf of the employee; and
 - using the charitable gifts defined in the employer benefits system, electronically transferring pre-tax corresponding amounts of the employee waived income as gifts to at least one charity such that tax-efficient transfers of employee compensation to [[a]] each charity using an employer benefits system result.
33. (Currently Amended) The method of Claim 32 ~~comprising the steps of~~ wherein the step of providing an employer benefits system includes:
- establishing an agreement whereby (i) the employer provides a bonus to the employee[[;]] , (ii) the employee is able to decline declining, in whole or in part, by the employee, the provided bonus offered to the employee; and (iii) the employee makes

recommendations of ~~recommending, by the employee,~~ the charity to which the declined portion of the bonus is to be donated; and

the step of transferring includes ~~transferring the bonus from the employer to the charity based upon~~ evaluating the recommendation of the employee.

34. (Currently Amended) The method of Claim 32 wherein the step of providing an employer benefits system further comprising the steps of:

transferring into a pre-tax flexible spending account the corresponding amounts of employee waived income defining charitable gifts; and

having a predetermined receiving entity, wherein monies paid into [[a]] the pre-tax flexible spending account have a restriction that at the end of a specific financial period any remaining balance in the flexible spending account ~~will be~~ is transferred to [[a]] the predetermined receiving entity, including a charity.

35. (Original) The method of Claim 34 wherein the monies are periodically placed in pre-tax charity accounts by the employer and made available to the employee to give to charity.

36. (Currently Amended) A method for ~~tax-efficient giving of units from a limited partnership, including a hedge fund;~~ transferring assets as gifts from a donor to a receiving entity comprising the steps of:

in a computer system, identifying the amount of unrealized gain allocated to [[the]] an owner of [[the]] units from a limited partnership, the limited partnership including a hedge fund units;

electronically withdrawing all the an amount of money allocated to the owner of ~~the limited partnership~~ that is over and above the value of the identified amount of unrealized gain, said withdrawing resulting in remaining units; and

electronically transferring, as a gift, at least a part of the remaining units that represent the owner's unrealized gain to [[the]] a receiving entity, the receiving entity including a charity.

37. (Original) The method of Claim 36 wherein the owner uses at least a part of the money initially withdrawn from the limited partnership to purchase new units of the limited partnership.
38. (Currently Amended) A method for transferring assets as a gift from a donor ~~a unitized fund's taxable distribution~~ to a receiving entity comprising the steps of:
in a computer system:
declining receipt, by ~~[[the]]~~ an owner, of at least a portion of ~~[[the]]~~ a unitized fund distribution, the distribution being taxable;
using the declined portion to form a tax efficient gift from the owner as a donor to a charity, by:
(i) specifying a receiving entity to receive the gift formed from the declined portion of the unitized fund distribution; and
(ii) electronically delivering the declined portion of the unitized fund distribution to the receiving entity in a tax efficient manner.
39. (Currently Amended) The method of Claim 38 further comprising the step of:
repurchasing a number of units in the unitized fund substantially equal to the ~~number of units~~ declined ~~[[in]]~~ portion of the unitized fund distribution.
40. (Original) The method of Claim 38 wherein the unitized fund is managed according to a predetermined guideline to generate at a predictable percentage the unitized fund distribution each year.